

AMENDMENTS TO THE SPECIFICATION:

Please replace paragraph 24 on page 5 with the following rewritten paragraph:

The lender computing equipment 10 is preferably a computing device which includes a connection element 18, a memory 20, a processor 22, an input device 24, and a transfer device 26. The computing equipment 10 may be a personal computer, a network computer running WINDOWS, ~~NOVEL~~ NOVELL NETWARE, UNIX, LINUX, or any other network operating system, a server, a computer network comprising a plurality of computers, a mainframe or distributed computing system, a portable computing device, or any combination thereof.